

**UNITED STATES DISTRICT COURT  
DISTRICT OF SOUTH CAROLINA  
ROCK HILL DIVISION**

The Provident Bank,

Plaintiff,

vs.

Jerry W. Ferrell,

Defendant.

C.A. No.: 0:11-cv-01760-JFA

**ORDER GRANTING DEFAULT  
JUDGMENT**

Pursuant to Rule 55(b) of the Federal Rules of Civil Procedure and upon Plaintiff The Provident Bank's ("Plaintiff") Motion for Entry of Default and Default Judgment, I find that:

1. On July 21, 2011, Plaintiff brought this action by Verified Complaint against Defendant Jerry W. Ferrell ("Defendant").

2. Pursuant to and as alleged in the Verified Complaint and the Affidavit of Default, as of August 31, 2011, Plaintiff seeks a sum certain of the outstanding balance due under the Note of \$128,748.99, which consists of a principal balance owed of 102,121.30, interest accrued totaling \$25,145.74 and fees totaling \$1,481.95.

3. In the Complaint, Plaintiff also seeks to recover from Defendant attorneys' fees and costs which it incurred in connection with the above-captioned lawsuit, in the amount of \$2,760.45.

4. Plaintiff served Defendant with the Summons and Verified Complaint on July 24, 2011.

5. This Court finds that Defendant failed to plead or otherwise defend said Verified Complaint and failed to make an appearance by affidavit or otherwise, and is in default.

6. Plaintiff provided Defendant notice of its Motion for Entry of Default and Default Judgment and Affidavit of Attorneys' Fees by first class mail to Defendant's last known address.

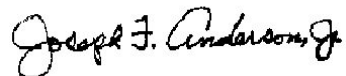
7. Defendant is not a minor or incompetent person.

NOW, THEREFORE, upon motion of Plaintiff, IT IS HEREBY ORDERED, ADJUDGED, AND DECREED THAT:

1. Plaintiff The Provident Bank hereby have and recover from Defendant Jerry W. Ferrell the sum certain of \$131,509.44.

IT IS SO ORDERED.

September 1, 2011  
Columbia, South Carolina



Joseph F. Anderson, Jr.  
United States District Judge